

STATE OF MINNESOTA
OFFICE OF ADMINISTRATIVE HEARINGS
FOR THE CITY COUNCIL OF THE CITY OF ST. PAUL

In Re: The Currency Exchange
License Application of Ramsey
Financial at 577 University Avenue,
St. Paul, Minnesota

FINDINGS OF FACT,
CONCLUSIONS AND
RECOMMENDATION

The above-entitled matter came on for hearing before Administrative Law Judge Barbara L. Neilson at 9:30 a.m. on Tuesday, October 3, 1995, in Room 41 of the Ramsey County Courthouse, St. Paul, Minnesota. The record closed at the conclusion of the scheduled hearing.

Janet A. Reiter, Law Clerk and Licensed Attorney, City of St. Paul, 400 City Hall and Court House, 15 West Kellogg Boulevard, St. Paul, Minnesota 55102, appeared on behalf of the City of St. Paul. Gordon Peterson III, 1296 Cleveland Avenue, St. Paul, Minnesota 55116, appeared on behalf of the Applicant.

This Report is a recommendation, not a final decision. The Council of the City of St. Paul will make the final decision after a review of the record which may adopt, reject, or modify the Findings of Fact, Conclusions, and Recommendations contained herein. An opportunity must be afforded by the Council to parties adversely affected by this Report to present oral or written arguments to the City Council. Parties should contact the Council of the City of St. Paul, 310 City Hall, St. Paul, Minnesota 55102, to ascertain the procedure for presenting oral or written argument.

STATEMENT OF ISSUE

The primary issue in this case is whether the Applicant's application for a currency exchange license under Minnesota Statutes Chapter 53A should be approved by the Council of the City of St. Paul, after published notice and hearing.

Based upon the record presented and all of the proceedings herein, the Administrative Law Judge makes the following:

FINDINGS OF FACT

1. The Notice of Public Hearing in this matter was served by the City of St. Paul on the Applicant, Gordon Peterson III, on September 19, 1995. (Exs. 1, 2.)

2. In accordance with Minn. Stat. § 53A.04 and Chapter 381 of the St. Paul Legislative Code, the Office of License, Inspections and Environmental Protection of the City of St. Paul notified interested persons of the public hearing scheduled for October 3, 1995, by letter on September 19, 1995, and by publication on September 21, 1995. (Exs. 3, 4.)

3. There were no appearances, other than the appearances by the Applicant and counsel for the City of St. Paul, at the scheduled public hearing. No testimony was taken. The hearing was scheduled to begin at 9:30 a.m. After waiting until 10:00 a.m. for possible appearance by members of the public, the undersigned Administrative Law Judge, the Applicant, and counsel for the City concurred that there was no need to take testimony or to otherwise proceed with a formal hearing. Counsel for the City submitted the City's exhibits and informed the Administrative Law Judge that the City had not been contacted by any interested persons after the issuance of the notice of the public hearing and that the Applicant's application was in order.

Based upon the foregoing Findings of Fact, the Administrative Law Judge makes the following:

CONCLUSIONS

1. The Council of the City of St. Paul and the Administrative Law Judge have jurisdiction in this matter pursuant to Minn. Stat. §§ 14.50 - 14.67 (1994) and the St. Paul Legislative Code, Sections 310.05 and 310.06.

2. The City of St. Paul has fulfilled all relevant substantive and procedural requirements of law and rule.

3. The City of St. Paul has given proper notice of the hearing in this matter, including proper notice in accordance with the requirements set forth in Chapter 53A of the Minnesota Statutes and Chapter 381 of the Legislative Code of the City of St. Paul.

4. The Applicant has fully complied with the application requirements specified by law.

5. No members of the public have opposed the Applicant's application for licensure.

Based upon the foregoing Conclusions, the Administrative Law Judge makes the following:

RECOMMENDATION

IT IS HEREBY RECOMMENDED that the Council of the City of St. Paul approve the currency exchange license application of Ramsey Financial, located at 577 University Avenue in St. Paul, Minnesota.

Dated this 5th day of October, 1995.

BARBARA L. NEILSON
Administrative Law Judge

Reported: No Hearing Held

NOTICE

It is requested that the City Council serve its final decision upon each party and the Administrative Law Judge by first-class mail.

October 5, 1995

Fred Owusu, City Clerk
170 City Hall
15 West Kellogg Boulevard
St. Paul, MN 55102

RE: In Re: The Currency Exchange License Application of Ramsey Financial
at 577 University Avenue, St. Paul, MN; OAH Docket No. 11-2101-10060-
3

Dear Clerk Owusu:

Enclosed herewith and served upon you by mail is the Administrative Law Judge's Findings of Fact, Conclusions and Recommendation in the above-entitled matter. Also enclosed is the official record. Our file in this matter is now being closed.

Yours very truly,

BARBARA L. NEILSON
Administrative Law Judge

Telephone: 612/341-7604

BLN:lr
Enclosures
cc: Janet A. Reiter
Gordon Peterson III

October 5, 1995

Fred Owusu, City Clerk
170 City Hall
15 West Kellogg Boulevard
St. Paul, MN 55102

RE: In Re: The Currency Exchange License Application of International
Currency Exchange, Inc., at 981 Payne Avenue, St. Paul, MN; OAH
Docket No. 11-2101-10061-3

Dear Clerk Owusu:

Enclosed herewith and served upon you by mail is the Administrative Law
Judge's Findings of Fact, Conclusions and Recommendation in the above-entitled
matter. Also enclosed is the official record. Our file in this matter is now being closed.

Yours very truly,

BARBARA L. NEILSON
Administrative Law Judge

Telephone: 612/341-7604

BLN:lr
Enclosures
cc: Janet A. Reiter
Curt Potts

STATE OF MINNESOTA))
COUNTY OF HENNEPIN) SS

AFFIDAVIT OF SERVICE BY U.S. MAIL

LaVon Regan, being first duly sworn, hereby deposes and says that on the 5th of October, 1995, at the City of Minneapolis, county and state aforementioned, she served the attached FINDINGS OF FACT, CONCLUSIONS AND RECOMMENDATION OF THE ADMINISTRATIVE LAW JUDGE; Docket No. 11-2101-10060-3, by depositing in the United States mail at said City of Minneapolis, a true and correct copy thereof, properly enveloped, with first class postage prepaid and addressed to the individuals named herein.

Fred Owusu, City Clerk
170 City Hall
15 West Kellogg Boulevard
St. Paul, MN 55102

Janet A. Reiter
Law Clerk and Licensed Attorney
City of St. Paul
400 City Hall & Court House
15 West Kellogg Blvd.
St. Paul, MN 55102

Gordon Peterson III
1296 Cleveland Ave.
St. Paul, Mn 55116

LaVon Regan

Subscribed and sworn to before me
this 5th day of October, 1995.

Notary Public

STATE OF MINNESOTA))
COUNTY OF HENNEPIN) SS

AFFIDAVIT OF SERVICE BY U.S. MAIL

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170 City Hall
15 West Kellogg Boulevard
St. Paul, MN 55102

Janet A. Reiter
Law Clerk and Licensed Attorney
City of St. Paul
400 City Hall & Court House
15 West Kellogg Blvd.
St. Paul, MN 55102

Gordon Peterson III
1296 Cleveland Ave.
St. Paul, Mn 55116

LaVon Regan

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Fred Owusu, City Clerk
170 City Hall
15 West Kellogg Boulevard
St. Paul, MN 55102

Janet A. Reiter
Law Clerk and Licensed Attorney
City of St. Paul
400 City Hall & Court House
15 West Kellogg Blvd.
St. Paul, MN 55102

Curt Potts, Manager
International Currency Exchange, Inc.
4549 Wentworth Avenue
Minneapolis, MN 55409

LaVon Regan

Subscribed and sworn to before me
this 5th day of October, 1995.

Notary Public

October 5, 1995

Maria R. Gomez, Commissioner
MN Department of Human Services
2nd Floor Human Services Building
444 Lafayette Road
St. Paul, MN 55155-3815

RE: In the Matter of the License Revocation of John and Kathy Erlandson;
OAH Docket No. 11-1800-9918-2

Dear Commissioner Gomez:

Enclosed herewith and served upon you by mail is the Administrative Law Judge's Findings of Fact, Conclusions and Recommendation in the above-entitled matter. Also enclosed is the official record. Our file in this matter is now being closed.

Yours very truly,

BARBARA L. NEILSON
Administrative Law Judge

Telephone: 612/341-7604

BLN:lr
Enclosures
cc: Catherine Margaret Meek
John and Kathy Erlandson

STATE OF MINNESOTA))
COUNTY OF HENNEPIN) SS

AFFIDAVIT OF SERVICE BY U.S. MAIL

LaVon Regan, being first duly sworn, hereby deposes and says that on the 5th of October, 1995, at the City of Minneapolis, county and state aforementioned, she served the attached FINDINGS OF FACT, CONCLUSIONS AND RECOMMENDATION OF THE ADMINISTRATIVE LAW JUDGE; Docket No. 11-1800-9918-3, by depositing in the United States mail at said City of Minneapolis, a true and correct copy thereof, properly enveloped, with first class postage prepaid and addressed to the individuals named herein.

Maria R. Gomez, Commissioner
MN Department of Human Services
2nd Floor Human Services Building
444 Lafayette Road
St. Paul, MN 55155-3815

Catherine Margaret Meek
Assistant Attorney General
Suite 900, 445 Minnesota Street
St. Paul, MN 55101-2127

John and Kathy Erlandson
8709 Colfax Avenue South
Bloomington, MN 55420

LaVon Regan

Subscribed and sworn to before me
this 5th day of October, 1995.

Notary Public